

<i>SERFF Tracking Number:</i>	<i>AEGJ-127934881</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50582</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>ADV TLC SAV TC2 0112</i>		
<i>Project Name/Number:</i>	<i>ADV TLC SAV TC2 0112/ADV TLC SAV TC2 0112</i>		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC SAV TC2 0112	SERFF Tr Num: AEGJ-127934881	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 50582
Sub-TOI: LTC03I.001 Qualified	Co Tr Num:	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Donna Lambert
	Authors: Joan Shumaker, Patsy Holt	Disposition Date: 01/03/2012
	Date Submitted: 12/28/2011	Disposition Status: Filed
Implementation Date Requested:		Implementation Date: 02/03/2012
State Filing Description:		

## General Information

Project Name: ADV TLC SAV TC2 0112	Status of Filing in Domicile: Not Filed
Project Number: ADV TLC SAV TC2 0112	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Advertising not required in domicile state (Iowa).
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 01/03/2012
	State Status Changed: 01/03/2012
Deemer Date:	Created By: Patsy Holt
Submitted By: Patsy Holt	Corresponding Filing Tracking Number: TLC SAV TC2 0112
Filing Description:	
Please see cover letter under "Supporting Documentation" tab.	

## Company and Contact

### Filing Contact Information

Patsy Holt, Advertising Analyst	Patsy.Holt@transamerica.com
P.O. Box 93007	800-553-7600 [Phone] 3352 [Ext]
Bedford, TX 76053-3007	817-285-3394 [FAX]

### Filing Company Information

<i>SERFF Tracking Number:</i>	<i>AEGJ-127934881</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>ADV TLC SAV TC2 0112/ADV TLC SAV TC2 0112</i>		
Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa	
P O Box 93005	Group Code: 468	Company Type:	
Hurst, TX 76053-3005	Group Name:	State ID Number:	
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781		

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 filing fee per advertisement (1 x \$50 = \$50)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	12/28/2011	54881233

SERFF Tracking Number:	AEGJ-127934881	State:	Arkansas
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	01/03/2012	01/03/2012

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	12/29/2011	12/29/2011	Patsy Holt	12/29/2011	12/29/2011

<i>SERFF Tracking Number:</i>	<i>AEGJ-127934881</i>	<i>State:</i>	<i>Arkansas</i>
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## **Disposition**

Disposition Date: 01/03/2012

Implementation Date: 02/03/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AEGJ-127934881	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	50582
Company Tracking Number:			
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	ADV TLC SAV TC2 0112		
Project Name/Number:	ADV TLC SAV TC2 0112/ADV TLC SAV TC2 0112		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability TLC SAV TC2 0112	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Form (revised)	Tax Savings Brochure	Filed	Yes
Form	Tax Savings Brochure	Replaced	Yes

*SERFF Tracking Number:* AEGJ-127934881 *State:* Arkansas  
*Filing Company:* Transamerica Life Insurance Company *State Tracking Number:* 50582  
*Company Tracking Number:*  
*TOI:* LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.001 Qualified  
*Product Name:* ADV TLC SAV TC2 0112  
*Project Name/Number:* ADV TLC SAV TC2 0112/ADV TLC SAV TC2 0112

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/29/2011
Submitted Date	12/29/2011
Respond By Date	01/30/2012

Dear Patsy Holt,

This will acknowledge receipt of the captioned filing. Rule 13 Sec. 23 B(3) requires disclosure that advertising material is a solicitation of insurance. Please add a statement to this effect in bold type or other conspicuous manner. Include a statement that contact will be made by an agent if that is the case.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

SERFF Tracking Number: AEGJ-127934881 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 50582  
 Company Tracking Number:  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: ADV TLC SAV TC2 0112  
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## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 12/29/2011  
 Submitted Date 12/29/2011

Dear Donna Lambert,

### Comments:

### Response 1

Comments: Pursuant to your objection, we have corrected the language in this form and it is now state-specific.

### Changed Items:

No Supporting Documents changed.

### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Tax Savings Brochure	TLC SAV TC2 AR 0112		Advertising	Initial		0.000	TLC SAV TC2 AR 0112.pdf
<b>Previous Version</b>							
Tax Savings Brochure	TLC SAV TC2 0112		Advertising	Initial		0.000	TLC SAV TC2 0112.pdf

No Rate/Rule Schedule items changed.

Thank you for your continued review and approval of this filing.

Sincerely,

Joan Shumaker, Patsy Holt

SERFF Tracking Number: AEGJ-127934881 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 50582

Company Tracking Number:

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: ADV TLC SAV TC2 0112

Project Name/Number: ADV TLC SAV TC2 0112/ADV TLC SAV TC2 0112

## Form Schedule

### Lead Form Number: TLC SAV TC2 0112

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/03/2012	TLC SAV TC2 AR 0112	Advertising	Tax Savings Brochure	Initial		0.000	TLC SAV TC2 AR 0112.pdf



TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*

II

MAKE THE MOST OF YOUR MONEY TODAY

*Your Long Term Care insurance premiums may be tax-free*

TLC SAV TC2 AR 0112

  
TRANSAMERICA  
LONG TERM CARE

# SMART WAYS TO PAY FOR TRANSCARE® II

In today's economy, it makes sense to save every dollar possible. That's why we want you to be aware of some ways that people receive tax relief on their TransCare® II Long Term Care insurance premium payments. Depending on your situation, one or more of these approaches may help you save money that you can apply to your life today or retirement in the future.

*Neither Transamerica Life Insurance Company nor any of its insurance agents/producers or representatives gives legal, tax, or accounting advice. Please consult your legal and/or tax advisor for assistance.*

## Use your Health Savings Account<sup>1, 2</sup> | to pay TransCare® II premiums

Employer contributions to Health Savings Accounts (HSAs) are not subject to Federal Income Tax or FICA. Employee contributions to an HSA are deductible but do not reduce FICA. If you have an HSA, your qualified TransCare® II Long Term Care insurance premiums may be paid through the HSA up to a maximum established by the Federal Government each year.<sup>1</sup>

For example, [Richard] is [55] years old. Based on his age, he may pay up to [\$1,310] in Long Term Care insurance premiums through his HSA. Here is an example of the taxes [Richard] may expect to save at different income tax rates, if he pays those premiums through pre-tax contributions he makes to his HSA.

Federal Income Tax rate	[15%]	[28%]	[35%]
Annual salary reduction contribution to qualified HSA benefits <sup>1, 2</sup>	[\$1,310]	[\$1,310]	[\$1,310]
<b>Tax savings adjustments</b>			
Save on Federal Income Tax	[-\$197]	[-\$367]	[-\$459]
Save on FICA tax @ 7.65%	[-\$100]	[-\$100]	[-\$100]
<b>Total tax savings based on tax rate</b>	<b>[-\$297]</b>	<b>[-\$467]</b>	<b>[-\$559]</b>

Depending on [Richard's] Federal Income Tax rate, he may save between [\$197] and [\$559] per year if he pays his TransCare® II Long Term Care insurance premiums with his Health Savings Account funds.

## Itemize<sup>3</sup> TransCare® II premiums | *as a medical expense*

If you do not have an HSA, your TransCare® II Long Term Care insurance premiums – up to a maximum established by the Federal Government each year<sup>3</sup> – may qualify for a tax deduction as a medical and dental expense on your Federal Income Tax Form 1040, Schedule A. You may deduct itemized medical and dental expenses in excess of 7.5% of your adjusted gross income.

Here's how [Sarah], who is [58] years old, might utilize her Long Term Care insurance premiums in calculating Medical and Dental Expenses for her tax return, based on different income and expense circumstances.

### Savings through a Medical/Dental Itemized Deduction

Adjusted Gross Income	[\$35,000]	[\$50,000]	[\$100,000]
Itemized expenses			
Medical	[\$3,000]	[\$4,500]	[\$7,000]
Dental	[\$500]	[\$750]	[\$1,000]
Qualifying Long Term Care insurance premiums <sup>3</sup>	[\$1,310]	[\$1,310]	[\$1,310]
<b>Total Medical/Dental Expenses</b>	<b>[\$4,810]</b>	<b>[\$6,560]</b>	<b>[\$9,310]</b>
Less 7.5% of Adjusted Gross Income	[\$2,625]	[\$3,750]	[\$7,500]
<b>Medical/Dental Deduction</b>	<b>[\$2,185]</b>	<b>[\$2,810]</b>	<b>[\$1,810]</b>

Savings will vary based on qualifying deductions and tax bracket

## Use a 1035 exchange<sup>4</sup> | *to purchase TransCare® II*

Individual owners of life insurance or non-qualified annuities may exchange their contracts for a TransCare® II Long Term Care insurance policy as a non-taxable 1035 exchange. Individuals may also exchange a portion of their annuity cash value for a long term care contract without tax under a 1035 exchange as well.<sup>5</sup>

Non-qualified annuities are annuities that are funded with after-tax money from a source other than a qualified plan/account. Tax-deferred growth on such annuities would normally be taxable when withdrawn. However, any gains would not be taxed on the transfer of the cash value as part of the 1035 exchange to pay Long Term Care insurance premiums.

## ARE YOU SAVING ALL YOU CAN?

While your Long Term Care insurance may help protect your assets in the future, exploring these tax relief options may help make the most of your money today. Please consult your legal and/or tax advisor for additional information on how you can best benefit.

TRANSAMERICA LIFE INSURANCE COMPANY  
AND  
TRANSCARE® II

*Here for the Long Term*

An unforeseen long term care need could seriously impact your future. TransCare® II may help protect your hard-earned savings from the high cost of long term care services. With TransCare® II, you may benefit from the resources of one of the largest financial services companies and the experience that only a company with over 300,000<sup>6</sup> policyholders can provide.

TransCare® II Long-Term Care insurance is designed with your needs in mind. It provides you with the flexibility and options you want to customize a Policy that can fit your needs.

*For more information, call your licensed insurance agent/producer or contact  
Transamerica Life Insurance Company and we will have a licensed  
insurance agent/producer contact you.*

Neither Transamerica Life Insurance Company nor any of its insurance agents/producers or representatives gives legal, tax, or accounting advice. Please consult your legal and/or tax advisor for assistance.

TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE®  
*Individual Long Term Care Insurance*

II

<sup>1</sup>See Internal Revenue Service Publication 502 and Publication 15 for details and limitations. <sup>2</sup>Health Savings Accounts are limited to people who are covered by a High Deductible Health Plan and satisfy certain other requirements. <sup>3</sup>See Internal Revenue Service Publication 502 for details and limitations. <sup>4</sup>Internal Revenue Service § 1035. <sup>5</sup>The Internal Revenue Service has not yet confirmed that a partial exchange of some cash value from a life insurance contract for a long term care contract will qualify under 1035. <sup>6</sup>Market Share - Covered Lives, American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook.

This is a solicitation for long term care insurance and an insurance producer/agent will contact you.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P AR 0410.



**Transamerica Life Insurance Company**

Home Office:  
Cedar Rapids, Iowa

Administrative Office:  
P.O. Box 95302  
Hurst, Texas 76053-5302

SERFF Tracking Number:	AEGJ-127934881	State:	Arkansas
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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Satisfied - Item:</b>	Statement of Variability TLC SAV TC2 0112	Filed	01/03/2012
<b>Comments:</b>			
<b>Attachment:</b>			
	Statement of Variability TLC SAV TC2 0112.pdf		

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Satisfied - Item:</b>	Cover Letter	Filed	01/03/2012
<b>Comments:</b>			
<b>Attachment:</b>			
	AR filing ltr.pdf		

**Statement of Variability**  
**For Form: TLC SAV TC2 0112**

**TLC SAV TC2 0112**

**Page 2:**

[Richard] – Mike, Jamie, Shawn, Taylor – will be one name throughout piece.

[55] – 40 to 62

[\$1,310] – premium through HSA will depend upon the plan(s) chosen.

[15%] [28%] [35%] – the chart will reflect information when it becomes available and/or updated depending on plan(s) chosen.

[\$197] [\$559] – will be the amount he saves depending upon the plan(s) chosen.

**Page 3:**

[Sarah] – Debbie, Emma, Maria, Chris – will be one name throughout piece.

[58] – 40 to 62

[\$35,000] [\$50,000] [\$100,000] – the chart will reflect the savings through a Medical/Dental itemized deduction, depending upon the plan(s) chosen.

**Page 4:**

Contact [your insurance agent/producer] [or] Transamerica Life] for details] – is variable depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3381  
patricia.holt@transamerica.com

December 28, 2011

Commissioner Jay Bradford  
1200 West Third Street  
Little Rock, AR 72201

RE: **Long Term Care Advertising**  
**NAIC #:** 86231  
**FEIN #:** 39-0989781  
**Form # / Description:** TLC SAV TC2 0112 Invitation to Inquire - Tax Savings Brochure

Dear Commissioner Bradford:

Enclosed is the referenced form submitted for your review and approval. This form is not intended to replace any previously approved form. This form will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on 10/11/2010.

It is our intention to use this form in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that this form will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Patsy B. Holt". The signature is written in a cursive, flowing style.

Patsy B. Holt  
Advertising Analyst  
Long Term Care Division